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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	09/677,401	Confirmation No.	:	3108
Applicants	:	K. Jon Kern	Art Unit	:	3629
Filed	:	29 September 2000	Examiner	:	T.D. Nguyen
Title	:	Loyalty reward program for reducing the balance of a loan obligation			
Docket No.	:	014-040001US			
Customer No.	:	33486			

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Sir:

The Applicant has received and considered the final Office action mailed 13 July 2004.

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.